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6064990.pn.	2

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Search History

DATE: Monday, October 09, 2006   Purge Queries   Printable Copy   Create Case

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DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR			
L79	6064990.pn.	2	L79
L78	5945653.pn.	2	L78
L77	L76 and prepaid with cash with account	9	L77
L76	pre-paid near card	1389	L76
L75	705/65	511	L75
L74	pre-paid near cash near account	2	L74
L73	L72 and issu$ near (bank or institution)	17	L73
L72	L71 and pre-paid near card	105	L72
L71	dispens$ with machine	45447	L71
L70	pre-paid near card with dispens$ with machine	9	L70
L69	5579222.pn.	2	L69
L68	L67 and account	18	L68
L67	L66 and issu$ near (bank or institution)	18	L67

L66	L65 and vend$ near machine	160	L66
L65	pre-paid near card	1389	L65
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L64	'5999596'.pn.	1	L64
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
L63	L62 and issu$ near2 (institution or bank)	13	L63
L62	L59 and (pre-paid or debit) near card	84	L62
L61	L59 and pre-paid near card	0	L61
L60	L59 and 705/39	33	L60
L59	"walker digital".as.	658	L59
L58	"walker,jay".in.	0	L58
L57	L56 and issu$ near (bank or financial with institution)	8	L57
L56	L55 and (random or miscellaneous) near2 (numbers or digits)	13	L56
L55	(pre-paid or prepaid) near cash with card	236	L55
L54	L40 and valid near2 numbers	32	L54
L53	L42 and valid near2 numbers	1	L53
L52	L50 and valid near2 numbers	0	L52
L51	L50 and valid near2 account with numbers	0	L51
L50	(online or on-line) near (pre-paid or prepaid) near card	4	L50
L49	(online or on-line) near (pre-paid or prepaid) near (spend$ or cash or money or currency) near (account or card)	1	L49
L48	netspend	9	L48
L47	spendnet	0	L47
L46	freedompay	6	L46
L45	L40 and 705/39	14	L45
L44	(pre-paid or prepaid) near cash with card near account	8	L44
L43	L42 and issu$ same (bank or financial with institution)	4	L43
L42	L40 and (random or miscellaneous or multiple or many) near numbers	16	L42
L41	L40 and (random or miscellaneous) near numbers	15	L41
L40	(pre-paid or prepaid) near card near account	209	L40
L39	6000832.pn.	2	L39
L38	6227447.pn.	2	L38
L37	5276311.pn.	2	L37
L36	6473740.pn.	2	L36
L35	20030208442.pn.	2	L35
L34	20030209442.pn.	2	L34
L33	20030004828.pn.	2	L33
L32	5855008.pn.	2	L32
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L31	'5823879'.pn.	1	L31
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR		
L30	6267672.pn.	2	L30

L29	6609113.pn.	3	L29
L28	L27 and (on-line or online or internet) same (purchase or transaction)	75	L28
L27	l25 and issu$ near bank	90	L27
L26	L25 and (online or on-line or internet) near2 purchase	104	L26
L25	(charge with number or charge near number or charge adj1 number or pre-paid or prepaid) same cash same account	772	L25
L24	235/380	9412	L24
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L21	705/41	845	L21
L20	705/39	2012	L20
L19	705/35	2669	L19
L18	705/28	2011	L18
L17	705/26	6614	L17
L16	705/1	6298	L16

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L14	'5224162'.pn.	1	L14

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L13	L12 and issu$ near (bank or financial with institution)	78	L13
L12	L11 and (random or miscellaneous) near (numbers or accounts)	412	L12
L11	(pre-paid or prepaid) near cards	10335	L11
L10	(pre-paid or prepaid) near card	10335	L10

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L9	ep-3071495$.did.	0	L9
L8	ep-03071495.did.	0	L8

DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR

L7	20020169720.pn.	2	L7
L6	6105009.pn.	3	L6
L5	20010047342.pn.	2	L5
L4	L3 and (bank or financial with institution)	3	L4
L3	L2 and (pre-paid or prepaid) near cash with account	4	L3
L2	L1 and issu$ and transact$	504	L2
L1	charge near numbers	9436	L1

END OF SEARCH HISTORY

L4: Entry 1 of 3   File: PGPB   Jun 16, 2005

DOCUMENT-IDENTIFIER: US 20050131808 A1
TITLE: Method for establishing control over credit card transactions

Abstract Paragraph:
A method for controlling credit card transactions includes establishing a
transaction supporting banking account, a credit limit, and an active account
portion of the banking account. Credit card transactions are limited to the active
account through valid requests. Each transaction includes, validating a user credit
card prior to the transaction and then presenting, audibly or on screen; activity
options including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer
Amount, Transaction History, Account History, and Set Zero Balance. By selecting
one of the options the user may display a balance in the active account; a credit
limit and a balance in the active account; possible transfer amount choices, a list
of card transaction amounts or a list of credit transfers into the active account
with corresponding dates and times of execution, and may set the active account
balance to zero.

Summary of Invention Paragraph:
[0004] This invention relates generally to banking methods and the use of bank
credit cards and debit cards, and more particularly to a method for controlling
bank balances so that misuse and fraud is avoided in credit card usage.

Summary of Invention Paragraph:
[0007] Mansvelt et al., U.S. Pat. No. 5,175,416 describes a method of transferring
funds including the steps of linking a first "smart card" to a first financial
institution, debiting an account held at the financial institution and recording a
corresponding credit value in the first smart card. The first smart card is then
linked to a second, similar device, the credit value in the first device is
reduced, and a corresponding credit value is recorded in the second device. The
second device is then linked to a second financial institution, the credit value in
the second device is reduced, and a corresponding credit value is recorded in an
account held at the second financial institution. The first and second devices each
store at least a portion of a program which is run in a synchronized interactive
manner between the first devices. The invention extends to a system for
implementing the method.

Summary of Invention Paragraph:
[0008] Buchanan et al., U.S. Pat. No. 5,950,179 describes a computer-implemented
method for issuing a credit card to a customer who has difficulty qualifying for
unsecured credit or who requests a secured credit card. A card request input is
received indicating that a customer has made a request for a credit card, and, in
response, a credit card account with an initial credit limit is created for the
customer. The initial credit limit is stored by computer. A credit card us issued
to the customer before receipt of an indication of a deposit to a savings account
to secure the credit card. A balance of the savings account is periodically
monitored by computer for an initial deposit, and a new credit limit is computed
when the initial deposit has been made.

Summary of Invention Paragraph:
[0009] Solokl et al., U.S. Pat. No. 6,173,269 describes a method and apparatus for

various forms of value, including coins, currency, credit, debit, and/or <u>bank</u> <u>account</u> funds, for <u>prepaid cash</u> cards, credit cards, phone cards and the like (100 and 402). In one embodiment, a value exchange machine includes a coin input region (106), a coin sorting/counting apparatus (112), a card reader (202), and a communications facility (113) configured to communicate with a remote computer network In another embodiment, a value exchange system includes one or more of the value exchange machines connected to one or more remote computers via a communications link (500). A user wishing to purchase, for example, a <u>prepaid cash</u> card can visit one of the value exchange machines, select a desired <u>transaction,</u> and pay for the card with coins, currency, a credit card, a debit card, and/or <u>bank</u> <u>account</u> funds. After confirming payment, the value exchange machine dispenses the card to the user.

<u>Summary of Invention Paragraph</u>:
[0016] The prior art teaches the use of a <u>transaction</u> security apparatus and method, a method for a cardholder to place use restrictions on a credit card, credit cards <u>issued with bank</u> saving accounts attached, funds transfer systems, methods for executing electronic commercial <u>transactions</u> with minors, methods for exchanging and transferring value, credit information in a mobile phone, method for <u>issuing</u> a secured credit card, and an internet cash card, but does not teach a telecommunication method for adjusting a <u>bank</u> account balance when necessary from a remote location and for being alerted when a withdrawal from the account is being made. The present invention fulfills these needs and provides further related advantages as described in the following summary.

<u>Brief Description of Drawings Paragraph</u>:
[0025] FIG. 1 is a logic flow diagram of a first preferred embodiment of the invention which is used when a display device is present such as at a <u>bank</u> or on a computer screen or cell phone screen;

<u>Detail Description Paragraph</u>:
[0029] In the embodiment shown in FIG. 1, starting at the upper left in the diagram, a banking customer slides his/her banking card, ATM card or credit card, etc., collectively herein, "credit card," through a card reader, the card reader has a screen visible to the customer and presents "Please Enter PIN" to the customer. The PIN that is entered is validated by the customer program, in which case an Option Menu is presented on the screen, or it is not validated and the screen presents, "Invalid, Please Re-enter PIN." This retry loop will continue until a valid PIN is entered so that the customer can be recognized, or until a selected number of retries have been attempted, e.g., usually three. The Option Menu enables one to select a desired edit option, including: 1. Card Balance inquiry, 2. Credit Line Limit Inquiry, 3. Transfer Amount, 4. Card <u>Transaction</u> History, 5. Credit Account History, and 6. Set Balance to Zero. Selection is by touch-sense, using a mouse, track ball, numeric keypad or any other electronic selection method.

<u>Detail Description Paragraph</u>:
[0030] For option (1) the current account balance is displayed; for option (2) the credit line limit, outstanding account balance and the net available amount are displayed, where the net available amount it the difference between the credit line limit and the outstanding account balance; for option (3) the user may select from several amounts displayed, the amount desired to be transfered from the credit line to the <u>bank</u> account balance; for option (4) a list of card <u>transaction</u> amounts with corresponding dates and times is displayed; for option (5) a list of credit transfers is displayed in the same manner, and for option (6) active account balances are immediately set to zero.

<u>Detail Description Paragraph</u>:
[0032] In the embodiment shown in FIG. 2, starting at the upper left in the diagram, a banking customer dials an appropriate phone number from any

telecommunications device, e.g., a line phone, a cell phone or any appropriate portable device. The customer hears a recorded response requesting entry of a credit card number which is completed by the customer. The recorded response recites the number entered and asks for confirmation by the customer. Next, in the same manner, the customer is requested and responds by entering a PIN number which is validated or corrected by the customer and thereafter validated. If validation is not possible, an alert is set for possible unauthorized use. Next, as above an Option Menu is presented verbally. The Option Menu enables one to select a desired edit option, including: 1. Card Balance inquiry, 2. Credit Line Limit Inquiry, 3. Transfer Amount, 4. Card Transaction History, 5. Credit Account History, and 6. Set Balance to Zero. Selection is by verbal response or by numeric keypad or any other electronic selection method appropriate to telecommunications.

Detail Description Paragraph:
[0033] For option (1) the current account balance is presented audibly; for option (2) the credit line limit, outstanding account balance and the net available amount are presented audibly, where the net available amount is the difference between the credit line limit and the outstanding account balance; for option (3) the user may select from several amounts audibly presented, as the amount desired to be transferred from the credit line to the bank account balance; for option (4) a list of card transaction amounts with corresponding dates and times is audibly presented; for option (5) a list of credit transfers is audibly presented in the same manner and, for option (6) the customer has the ability to verbally request that active account balances be set to zero.

CLAIMS:

1. A method for establishing control over credit card transactions, the method comprising the steps of: establishing a transaction supporting banking account, a credit limit, and an active account portion of the banking account wherein, credit card transactions are limited to the active account portion through valid requests, wherein each transaction includes, validating a user credit card prior to the transaction; presenting screen options to the user including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer Amount, Transaction History, Account History, and Set Zero Balance; and selecting one of the options through at least one of a touch sense screen and a keypad; wherein, a) for Card Balance Inquiry, displaying a balance in the active account; b) for Credit Line Limit Inquiry, displaying a credit limit and a balance in the active account; c) for Transfer Amount, displaying possible amount choices; d) for Transaction History, displaying a list of card transaction amounts with corresponding dates and times of execution; e) for Account History, displaying a list of credit transfers into the active account with corresponding dates and times of execution, and f) for Set Zero Balance, setting the active account balance to zero and displaying that the active account balance is zero.

4. A method for establishing control over credit card transactions, the method comprising the steps of: establishing a transaction supporting banking account, a credit limit, and an active account portion of the banking account wherein, credit card transactions are limited to the active account portion through valid requests, wherein each transaction includes, validating a user credit card prior to the transaction; presenting audible options to the user including: Card Balance Inquiry, Credit Line Limit Inquiry, Transfer Amount, Transaction History, Account History, and Set Zero Balance; and selecting one of the options through a keypad; wherein, a) for Card Balance Inquiry, enunciating a balance in the active account; b) for Credit Line Limit Inquiry, enunciating a credit limit and a balance in the active account; c) for Transfer Amount, enunciating possible amount choices; d) for Transaction History, enunciating a list of card transaction amounts with corresponding dates and times of execution; e) for Account History, enunciating a list of credit transfers into the active account with corresponding dates and times of execution, and f) for Set Zero Balance, setting the active account balance to

zero and enunciating that the active account has been set to zero.

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executing electronic transactions with teens, especially where such transactions are limited only to those vendors that have been approved by the teen's parents. In one embodiment, a virtual automatic teller machine (VATM) is provided in which funds are transferred from an existing account, such as a saving account, checking account, or credit card account, to an Internet passport account. The VATM account mimics a bank account, i.e. it gives the user the appearance of an ATM machine. Functionally, the VATM allows the user to transfer funds from an existing account into the Internet passport account. The VATM does this by emulating an ATM machine as it appears to the Automated Clearing House (ACH) system. The ACH system is a separate network from the Internet. Rather than acting as a trustee for a teen account, the invention provides a method and apparatus that allows a merchant to withdraw funds directly from the teen's account automatically at the time of purchase. In this way, the invention provides a system in which funds are not held, thereby eliminating cash advance fees and liabilities associated with trusteeship. A second embodiment of the invention, a global gift certificate, is provided. The preferred second embodiment of the invention is configured to appear as a debit card to the ACH system. In this regard, the gift certificate thus generated is truly global in that it is accepted anywhere it is presented.

Summary of Invention Paragraph:
[0011] Joao et al., U.S. Pat. No. 6,529,725 describes a transaction security apparatus and method including an input device for inputting transaction data, a processing device for processing the transaction data and for generating a first signal corresponding to the transaction, and a transmitter for transmitting the first signal over a communication network directly to a communication device associated with an individual account holder. The communication device provides notification to the individual account holder of the transaction.

Summary of Invention Paragraph:
[0012] Cuervo, U.S. 20010047342 describes a credit or debit card of any kind issued by a bank(s) or financial institution which when issued convey an interest earning savings account opened by the same bank issuing the card. The card may be a Credit or Debit card of any kind, including but not limited to: an Affinity Credit Card; a Gift Card; a Prepaid Debit Card; a Stored Value Card; a Corporate Credit or Debit Card; a Bank Card; a Funded Card, et al. This invention will provide the user a Method and System the benefits of an attached savings account which will, by electronic (EFT) transfers, receive the funds developed by discounts, rebates or rebates offered by participating stores and or service provider entities when purchasing their merchandise or services using the card. Users of this Method and System will benefit from discounts, rewards or rebates to which they may not be entitled when using presently credit or debit cards available. The deposited funds, product of discounts, rebates, rewards or additional deposits made by the cardholder to the Savings Account, may be transferred by the cardholder to increase its debit card stored amount or to reduce an owed balance in a credit card. Withdrawal of funds in full when the card is cancelled. A previous bank relationship is unnecessary and not requested to obtain this prepaid or stored value debit card, for credit cards and bank check debit cards may be required a previous bank relationship of an existing or new checking account.

Summary of Invention Paragraph:
[0013] Wilson et al., U.S. 20020169720 describes a method for cardholders to communicate restrictions on card usability in terms of time, amount, number of charges, and merchants to card issuers though dedicated applications on wireless PDA, cell phone, desktop applications, or Web applications, repeatedly and at will, and for card issuers to evaluate future transactions in terms of these restrictions and authorize or decline those transactions based on the results of those evaluations.

Summary of Invention Paragraph:
[0015] CoinStar, Inc., WO 03/071495 describes methods and systems for exchanging